

## **SPECIFICATION AMENDMENTS**

Please replace the paragraph beginning at page 1, line 3 with the following replacement paragraph for which clean and marked-up versions are set forth below:

This application is a continuation of application serial number 10/339,814, filed January 10, 2003, entitled "Transparent/Translucent Financial Transaction Card," which is a continuation of application serial number 09/675,912, filed September 29, 2000, entitled "Transparent/Translucent Financial Transaction Card," which is a continuation-in-part of application serial number 09/449,251, filed November 24, 1999, entitled "Transparent/Translucent Financial Transaction Card," now U.S. Patent No. 6,296,188, which is a continuation-in-part of application serial number 09/411,359, filed October 1, 1999, entitled "Transparent/Translucent Financial Transaction Card," now U.S. Patent No. 6,290,137.